

# 80 YEARS OF ADVENTURE WITH P1FCU

## Reflecting on the Successes of 2017

### PRESIDENT'S MESSAGE



**Chris Loseth**  
President & CEO

80 years of providing financial services to our members. From a humble start when our assets were kept in a cigar box in 1938 to where we are 80 years later – and we are just getting started on an exciting path forward from here to where we are headed next in the life of Potlatch No. 1 Federal Credit Union. Headed toward providing excellent member service and products to many more folks in many more areas in the future. Member growth, asset growth, loan growth, share growth, growth in services, and many hours of staff involvement in the communities we serve in the Northwest. These goals are the focus when creating a best in class credit union and it all starts with our wonderful membership.

2017 has been another great year in the life of your credit union and its members. Helping members with their financial transaction needs, helping members with their dreams of home ownership, helping members with their transportation needs with vehicle purchases and refinances, helping our business members with loans that keep their businesses moving forward, thriving and employing people and helping our members with their day

to day lives as they encounter new and different needs. Our member-owned financial cooperative is working hard to meet our members' needs no matter how our members engage with us: in our branches, on the phone, or through our digital service channels.

### 2017 HAS BEEN ANOTHER GREAT YEAR IN THE LIFE OF YOUR CREDIT UNION AND ITS MEMBERS.

We work to enhance our Member Experience at the credit union. In a recent DECA survey, 94% of those surveyed said "Friendly Service" is a characteristic P1FCU employees consistently provide to members and we are trying to move that number higher all the time.

We are committed to bringing value to our members' financial lives and committed to enhancing the quality of the communities we serve. These are traits we are known for and traits that have become our brand. This has been our tradition for 80 years and we are continually trying to build on those traits as we move forward.


We strive to bring value to our members' financial lives. Once again, Callahan & Associates, a national credit union rating


company who tracks all the credit unions' financial performance in the United States, has given P1FCU excellent ratings. P1FCU is rated in the Top 3% of all credit unions in the United States for Total Return to Members. The Total Return to Members is a rating based on Return to Savers, Return to Borrowers, and Member Service Usage. Additionally, P1FCU is in the Top 1% in the United States for Total Return to Savers. We are very proud to be recognized in the Top 1% for Total Return to Savers and in the Top 3% in the United States for Total Return to Members while we work each day to bring value to our member's relationship with P1FCU.


As we go forward through 2018 we will remain committed to bringing value to our member's financial lives, remain committed to community involvement in the counties we serve, and remain committed to offering the best products and services within our market place that we can present to our membership. We will continue to improve our Member Experience each day and continue to listen to our members, who have made us what we are today.


Chris Loseth  
President & CEO

## Save the Date

 Branch Closure - New Year's Day  
**Monday, January 1, 2018**  
All branches of P1FCU will be closed in observance of New Year's Day.

 Branch Closure - Martin Luther King Day  
**Monday, January 15, 2018**  
All branches of P1FCU will be closed in observance of Martin Luther King Day.

 Annual Business Meeting  
**Thursday, January 25, 2018**  
Attend to hear how P1FCU performed financially throughout 2017.

 Branch Closure - Presidents Day  
**Monday, February 19, 2018**  
All branches of P1FCU will be closed in observance of Presidents Day.

# QUARTERLY FINANCIALS

	9/30/2016	9/30/2017	% INCREASE
SHARES	\$792,578,324	\$876,332,439	10.6%
LOANS	\$740,392,673	\$860,273,184	16.2%
TOTAL ASSETS	\$878,570,468	\$973,870,980	10.8%
MEMBERS	78,473	83,826	6.8%

## Annual Business Meeting

**JAN. 25, 2018 6:00PM**  
**1025 WARNER AVE, LEWISTON**  
**P1FCU ADMINISTRATION CONFERENCE CENTER**

Join us for a night of reflection on the past year at P1FCU. We will discuss the credit union's financial performance, and you will hear from the Board of Directors. Refreshments are provided and there will be giveaways!

## Work that Inspires

Employee of the Quarter 3rd Quarter 2017

Employee of the Quarter nominees are recognized by fellow staff members for outstanding work, and a committee awards one winner each quarter. These employees put their all into what they do, helping to make the credit union a better place for members and staff.



Riley Powe provides financial advising for all members in P1FCU's membership. Her nominators say that "she always and consistently goes above and beyond to help her members and coworkers". Keep up the great work, Riley! We're thankful for all you've done and continue to do to make P1FCU a wonderful place!

## Thankful for Another Season of Giving

We wrapped up our annual Season of Giving on December 23rd and as usual, the support from our members was incredible. Thank you for every donation, whether that was monetary, a warm coat, a new toy, or food to fill a hungry stomach. Everything collected stayed local and helped make our communities a little bit brighter for so many in need.



## P1FCU Community Involvement



**P1FCU EMPLOYEES HAVE DONATED OVER 4,500 HOURS OF THEIR OWN TIME PARTICIPATING IN LOCAL CHARITIES THIS YEAR.**



## BRANCH LOCATIONS

**Bonnors Ferry**  
 6673 Main St  
 Bonnors Ferry, ID 83805

**Clarkston**  
 1301 Highland Ave  
 Clarkston, WA 99403

**Clarkston Inside Walmart**  
 306 Fifth St  
 Clarkston, WA 99403

**Culdesac**  
 509 Main St  
 Culdesac, ID 83524

**Grangeville**  
 908 West Main St  
 Grangeville, ID 83530

**Hayden**  
 200 W Honeysuckle  
 Hayden, ID 83835

**Lewiston Orchards**  
 1015 Warner Ave  
 Lewiston, ID 83501

**Lewiston Southway**  
 654 Southway Ave  
 Lewiston, ID 83501

**Mortgage and Business Services & Administration Center**  
 1025 Warner Ave  
 Lewiston, ID 83501

**Moscow**  
 828 W Pullman Rd  
 Moscow, ID 83843

**Orofino**  
 1167 Michigan Ave  
 Orofino, ID 83544

**Ponderay**  
 476864 Highway 95 N Suite D  
 Ponderay, ID 83852

**Post Falls**  
 3031 E Mullan Ave  
 Post Falls, ID 83854

**Post Falls Lending Center**  
 3095 E Mullan Ave Suite 500  
 Post Falls, ID 83854

**Pullman Inside Walmart**  
 1690 SE Harvest Dr  
 Pullman, WA 99163

**St. Maries**  
 101 E College Ave  
 St. Maries, ID 83861



## Icons Available



## Logos Available



## Character Styles

Body text

Body Text Large Grey

**Photo Name**

*Photo Title*

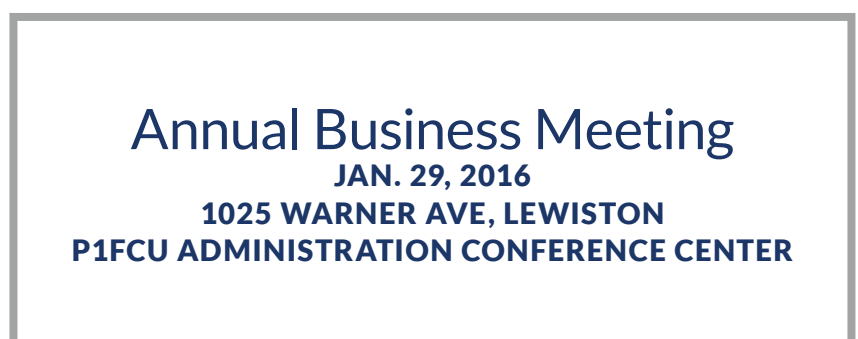
**QUOTE/CALL OUT/TITLE**

**ARTICLE TITLE 1**

Article Title 2

Article Title 3

## Object Styles



“Thanks for all you do each and every day. For making us all feel so welcome, it is truly a blessing to live in a town where people know your name.”

Terri | P1FCU Member